



# 2021 Annual Action Plan

## DRAFT

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# **Executive Summary**

## **AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

### **1. Introduction**

The City of Stamford is a federal entitlement city under the U.S. Department of Housing and Urban Development (HUD) and annually receives grant funds for Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). The City works to provide safe, decent and affordable housing, a suitable living environment and economic opportunities especially for low- to moderate-income individuals and special needs communities.

As a HUD entitlement community, every five years the City is required to submit a Consolidated Plan which includes an extensive citizen participation process, a community needs assessment, a housing market analysis and a Strategic Plan which explains how the priority needs of the community identified in this Plan translate to goals and objectives.

Annually, the City submits an Annual Action Plan (AAP) based off the needs and goals identified in the Strategic Plan, and shows how the City will use community development resources to address the needs of the Stamford's low- and moderate-income residents. This plan is the 2021 AAP (Year 47), and covers July 1, 2021 through June 30, 2022 for the use of both CDBG and HOME funds.

### **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The City of Stamford has developed its strategic plan based on an analysis of the data presented in this plan and an extensive community participation and consultation process. Through these efforts, the City has identified four priority needs with associated goals to address those needs. The priority needs with associated goals include:

#### **Expand Improve Public Infrastructure & Facilities**

- 1A Expand & Improve Public Infrastructure
- 1B Improve Access to Public Facilities

#### **Preserve & Develop Affordable Housing**

- 2A Increase Homeownership Opportunities
- 2B Increase Affordable Rental Housing Opportunities
- 2C Provide for Owner Occupied Housing Rehabilitation

#### **Public Services & Quality of Life Improvements**

- 3A Provide Supportive Services for Special Needs

## **Provide for Economic Opportunities**

### **4A Provide Financial Assistance New Expanding Businesses**

The 2021 AAP allocates funds to provide decent housing, create a suitable living environment and promote economic opportunities, through a total of 21 CDBG activities, and HOME budget line items. The City was allocated \$970,410 in CDBG funds for the 2021 AAP. CDBG funds address the decent housing objective with two activities totaling \$179,160. Activities will focus on improving the sustainability of low-income housing complexes. The Stamford Community Development Program will support an additional 50 units through program delivery of other housing activities.

Nine public service activities, receiving a total of \$145,562, will help create a suitable living environment. Activities include health and homeless related services, services for seniors, services to domestic violence victims and activities for youth.

None public improvement activities totaling \$427,606 will assure sustainability of a homeless shelter and services facility, improve handicapped accessibility, and enhance energy efficiency for a child care facility and a mental health facility.

One economic development activity will be funded \$24,000 to provide job training to low- and moderate-income persons.

HOME funds will be used to create units of affordable housing by rehabilitating rental units, assisting in construction of new units, and by providing down payment assistance. A total of \$439,578 in HOME funds is available to the City of Stamford for the creation of affordable housing under the HOME program.

## **3. Evaluation of past performance**

The City of Stamford, with other public, private and non-profit community housing providers and non-housing service agencies have made significant contributions to provide safe, decent and affordable housing, a suitable living environment and economic opportunities especially for low- to moderate-income and special needs households in the community. However, improvements to public facilities and infrastructure, vital public services, affordable housing and economic development remain some of the most prolific needs facing the City of Stamford, as documented by the current Consolidated Plan, the City's previous Consolidated Plan, and the PY 2019 Consolidated Annual Performance and Evaluation Report (CAPER), which is the most recent CAPER report.

As reported in the PY 2019 CAPER, the following activities were completed by the City.

**Affordable Housing:** For affordable housing activities the City assisted 60 LMI households with rental rehab throughout the City. The City also assisted 267 LMI households with energy efficiency improvements with a heating system piping upgrade at the Friendship House project. There were no HOME projects marked complete for the program year. HOME funds were frozen for the majority of the

program year as one project didn't get the proper CO by the time the affordability period was over. A letter of extension to HUD was approved and the time was extended to August 2020. The City is now currently working with its CHDO and New Neighborhood (NNI) on an elevator rehab at an affordable housing site.

**Public Services:** The City assisted 127,439 LMI persons with vital public services in the program year. Public service activities undertaken with CDBG funds were senior services with SilverSource Drug Program, legal services with Connecticut Institute for Refugees and Immigrants, substance abuse services with Liberation Programs, services for victims of domestic abuse at Rowan Center and Domestic Violence Crisis, employment training with Inspirica, health services with for seniors with Community Health Center and mental health services with Pacific House Homeless Drop-in Center and the Child Guidance Center. The City partnered for youth services with SoundWaters, Boys and Girls Club Summer Day Program, Domus Project Hope and YMCA. The Food Bank of Lower FFLD County and Persons to Person served over 80,000 persons with a mobile pantry, food and clothes and a food warehouse.

**Public Facilities and Infrastructure:** The City assisted 129,141 LMI persons with improvements to public facilities and infrastructure activities throughout LMI areas in the program year. These activities included improvements to facilities for persons with a disability, homeless facilities, youth centers, neighborhood facilities and child care centers.

The City of Stamford expended 100% of its CDBG Public Service and HOME funds on projects or activities that benefited low- and moderate-income individuals, which exceeded the 70% required by statute. Expenditures for public service activities were below the 15% cap and the expenditures for planning and administration were kept below the 20% cap. As well, the City passed the May 2, 2019 timeliness test. HUD's review of the previous grant year (2019) determined that the City of Stamford's performance was "satisfactory". (HUD rates "Connecticut grantees' overall performance in carrying out their programs as either satisfactory or unsatisfactory.")

#### **4. Summary of citizen participation process and consultation process**

The Citizen Participation Process and consultation process occurred as outlined in the attached Citizen Participation Plan and Public Hearing/Application Schedule. The document is included with each application packet and defines the publication schedule, goals and public hearing dates and procedures. Legal notices were published in The Advocate and information was distributed by email and made available online. A public comment period was held as well as a public hearing to allow members of the public to review and give feedback on the plan. Documents were made available online at the City website, and also made available at the Government Center in the Community Development Office.

For a summary of details of citizen participation outreach activities, see AP-12 Participation.

#### **5. Summary of public comments**

All comments were accepted and welcome. No comments or views were rejected or not accepted.

For more details of the comments made from the public, see the citizen participation attachment in the AD-25.

#### **6. Summary of comments or views not accepted and the reasons for not accepting them**

All comments were accepted and welcome. No comments or views were rejected or not accepted.

For more details of the comments made from the public, see the citizen participation attachment in the AD-25.

#### **7. Summary**

The 2021 AAP is the second year of the Consolidated Plan. The activities funded address the needs of the community and further builds on the accomplishments of the goals established in the 5-Year Strategic Plan.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	STAMFORD	Community Development Office
HOME Administrator	STAMFORD	Community Development Office

**Table 1 – Responsible Agencies**

### Narrative

The Community Development Office is the lead office for the development and administration of the City of Stamford's Consolidation Plan and Annual Action Plan.

### Consolidated Plan Public Contact Information

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## **AP-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The 5-Year Consolidated Plan and the Annual Action Plan is informed by ongoing collaboration between City departments and local and regional non-profit agencies. The Community Development Office and the BOR HCD/SS Committee regularly consults agencies serving the needs of Stamford's LMI residents.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The City continues to work closely with The Community Action Agency of Western Connecticut - the State funded CAP agency serving Stamford and provides the agency with office and program space in a City owned building. The City is negotiating with a local non-profit service provider to lease space in a City building which will allow the agency to provide enhanced casework services, access to food, clothing, and emergency financial assistance to Stamford LMI residents. The City consults with regional nonprofits such as the United Way of Western Connecticut and Fairfield County's Community Foundation to ensure awareness and coordination of efforts to meet the needs of housing providers, health, mental health and service agencies. The City works with the Opening Doors Fairfield County (ODFC) to ensure our efforts align with regional work to address the challenge of homelessness. In the arena of public and assisted housing the City consults with and regularly funds numerous not-for-profit affordable housing developers such as New Neighborhoods, Inc., Mutual Housing Association of Southwestern Connecticut and the Housing Authority of the City of Stamford (dba Charter Oak Communities).

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

Stamford regularly participates and supports the efforts of the Fairfield County Continuum of Care (CoC) known as Opening Doors Fairfield County (ODFC). The City remains abreast of regional efforts to address the needs of homeless persons and persons at risk of homelessness. The City supports ODFC's application and provides assistance with the Environmental Review process. The City allocates CDBG funds to support programs and services that address the root causes of homelessness and provides support to address the needs of those who are homeless. The towns surrounding Stamford do not provide emergency, transitional or supportive housing shelters, Stamford's shelters must also serve the needs of the surrounding communities.

The City supports Pacific House, Inc. (f/k/a Shelter for the Homeless, Inc.), Inspirica, Inc., and Laurel House, Inc. One example of the efforts to address the needs of homeless persons is the work done by Laurel House which seeks to quickly connect individuals experiencing homelessness and living with serious mental illness to permanent housing and supplemental services. They participate in ODFC to streamline



Coordinated Assessment and access with Pacific House, Inc. and Inspirica, Inc. Laurel House uses HMIS to collect demographic and service information to provide data on homelessness for Southwestern, CT and the state and considers the VI-SPDAT and chronicity to prioritize referred candidates.

Laurel House has a Support Plus program which provides Permanent Supportive Housing (PSH) with enhanced support and supervision to chronically homeless individuals living with serious mental illness and other disabilities which further compromise their health. Support Plus is a hybrid program that was developed by Laurel House and endorsed by the then Stamford-Greenwich CoC, in response to an identified gap in appropriate services for seriously disabled individuals who need additional supports and a degree of supervision in order to succeed in PSH and to age in place where possible, without needing greater levels of specialized care.

Laurel House and Mutual Housing Association of CT work together to provide permanent supportive housing services to individuals living with mental illness, four of whom are chronically homeless and two with a history of chronic substance abuse. Participants are assigned a Residential Services Counselor who works to implement the individual's Recovery Plan using services, as appropriate, provided at the Laurel House Resource Center including: Supported Education, Supported Employment, food service, wellness, cognitive remediation, social opportunities and events. The Laurel House service model is an outbound model that provides Supported Housing residents services in their homes or at school, at work or in the community.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The City does not receive ESG funds. The City supports and participates in the ODFC. ODFC receives funds for the HMIS system through the annual NOFA. Homeless service providers are trained in HMIS use, and ODFC seeks to "Ensure that there is a single, functioning Homeless Management Information System (HMIS) and uniform manner to collect data for the ODFC area. Ensure there is at least an annual Point in Time count of homeless persons in the ODFC region." ODFC has created a Standards and Evaluations Committee. The Committee duties include:

1. *Establish performance targets appropriate for population and program type.*
2. *Establish remedial action protocol for low performing grantees.*
3. *Establish written standards for providing assistance, as outlined in HUD Interim Rule § 575.7(a)(9). Ensure compliance with HUD standards.*
4. *Monitor Homeless Management Information System (HMIS) participation and compliance.*
5. *Monitor grantee performance, evaluate outcomes and take action against poor performers, as appropriate.*
6. *Monitor ESG funded programs and provide performance targets and feedback to appropriate funding entities.*

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Stamford
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City Community Development Office is the lead agency of the Consolidated Plan.
2	<b>Agency/Group/Organization</b>	Charter Oak Communities
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
3	<b>Agency/Group/Organization</b>	Opening Doors Fairfield County ODFC
	<b>Agency/Group/Organization Type</b>	Continuum of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.

4	<b>Agency/Group/Organization</b>	Inspirica, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
5	<b>Agency/Group/Organization</b>	Pacific House, Inc.
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
6	<b>Agency/Group/Organization</b>	Laurel House
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
7	<b>Agency/Group/Organization</b>	Womens Mentoring Network
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence

	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through the community needs stakeholder survey. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
8	<b>Agency/Group/Organization</b>	Liberation Programs
	<b>Agency/Group/Organization Type</b>	Services-Substance Abuse
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through the community needs stakeholder survey. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
9	<b>Agency/Group/Organization</b>	Boys and Girls Club of Stamford, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Community Development Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through the community needs stakeholder survey. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
10	<b>Agency/Group/Organization</b>	Person to Person
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through the community needs stakeholder survey. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.

12	<b>Agency/Group/Organization</b>	Abilis, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through the community needs stakeholder survey. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
13	<b>Agency/Group/Organization</b>	Saint Joseph Parenting Center
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through the community needs stakeholder survey. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
14	<b>Agency/Group/Organization</b>	ARI, INC.
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through the community needs stakeholder survey. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.

### Identify any Agency Types not consulted and provide rationale for not consulting

There were no agency types intentionally not consulted in the consultation and citizen participation process. All comments were welcome.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Opening Doors Fairfield County	Plans provide support for emergency shelters, supportive services, transitional housing
City of Stamford Master Plan	City of Stamford	Emphasis on providing housing choice for all income groups
Charter Oak Communities Major Agency 5 YR Plan	Housing Authority of the City of Stamford	Preservation and creation of LMI units
Proposed 2020 CDBG Action Plan	Town of Greenwich	Plans provide support for emergency shelters, supportive services, transitional housing
Stamford Lead Team	Stamford Environmental Health & Inspection Services	Plans support Stamford's health department in addressing housing units in which children have been identified as lead-poisoned.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The City of Stamford works closely with Opening Doors Fairfield County (ODFC) with the homeless strategy in the Strategic Plan. ODFC coordinates and provides support for emergency shelters and transitional housing for the homeless in the City and greater area as well as provides support services to individuals and families experiencing homelessness. ODFC as the Continuum of Care also coordinates a wide network of service providers to meet the needs of the homeless population. The City also works with the Town of Greenwich to help provide homeless services to the persons experiencing homelessness.

## **AP-12 Participation – 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

The City of Stamford adheres closely to its HUD approved Citizen Participation Plan and encourages all citizens, and especially low- to moderate-income households and persons with special needs to participate in the Consolidated Planning process. In accordance to the Citizen Participation Plan, the City has developed a formal process for soliciting citizens' input in developing the Annual Action Plan. A public hearing and public comment review period allowed the public an opportunity to review the Annual Action Plan.

Below is a summary of details of the citizen participation outreach efforts made by the City. Additional comments and survey results are attached in the citizen participation attachments in the AD-25.



## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Comment Review Period	Non-targeted/broad community	A 30-day public comment review period was held from May 21, 2021 to June 21, 2021 to give the public an opportunity to make comments on the draft Annual Action Plan. The 2021 AAP will be available at the Stamford Community Development Office (when open to the public), 888 Washington Blvd. 10th Floor, Stamford, CT. The AAP will also be available online at <a href="https://www.stamfordct.gov/community-development-office">https://www.stamfordct.gov/community-development-office</a> . Written comments on this proposed 2021 AAP should be submitted to the Stamford Community Development Office at the above address by the end of the comment period.	All comments accepted.	No comments were rejected or not accepted.	
2	Public Hearing	Non-targeted/broad community	A public hearing was held on June 21, 2021 at 5:30 p.m. at the Housing, Community Development and Social Services (HCD/SS) Committee of the Board of Representatives to give the public an opportunity to make comments on the Annual Action Plan. The meeting will be held remotely via Zoom online platform. For more information see website: <a href="http://www.boardofreps.org/calendar.aspx">http://www.boardofreps.org/calendar.aspx</a>	All comments accepted.	No comments were rejected or not accepted.	

**Table 4 – Citizen Participation Outreach**

## **Action Plan**

### **AP-15 Expected Resources – 91.220(c)(1,2)**

#### **Introduction**

The City of Stamford is expecting to receive HUD entitlement funds of \$970,410 in CDBG and \$439,578 in HOME funds for program year 2021. These funds are shown in the table below.

As part of the American Rescue Plan (ARP) Act of 2021, passed by Congress to further aid in the recovery of the economy and health of the country, the City anticipates that it will receive an allocation of \$1,591,663 in HOME ARP funds. HOME ARP funds are a one-time funding opportunity to help meet the housing and supporting needs of a community's most vulnerable population. HOME ARP funds can be used for four eligible activities including the production/preservation of affordable housing, Tenant Based Rental Assistance (TBRA), supportive services (homeless prevention and housing counseling) and the purchase or development of non-congregate shelter for the homeless. HUD will be issuing guidance on how to implement HOME ARP through a substantial amendment to the 2021 AAP at a later time.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	970,410	0	0	970,410	2,911,230	The expected amount remainder of the ConPlan is 3x more years of the annual allocation.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	439,578	0	0	439,578	1,318,734	The expected amount remainder of the ConPlan is 3x more years of the annual allocation.

**Table 5 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City awards Community Development Block Grant (CDBG) funds to local organizations through a competitive process and recommends applicants provide matching funds. The City frequently works with developers to use HOME, HDF, IHZ and Linkage funds as necessary to complete any major project. Developers use HOME and CDBG to fill gaps in a major project financing, for example, new unit construction with LIHTC, monies. The advantage of designating units to remain affordable with HOME financing and rents provides developers some flexibility. The HOME program match requirement is satisfied with the use of Capital (HDF) funds. (Note - The City currently has a match well in excess of its required amount.)

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City donated a parcel of land to 72 Franklin LLC (a wholly-owned not-for-profit subsidiary of Inspirica, Inc.) to help facilitate the construction of 52 units of deeply affordable rental housing. Garden Homes is working with the City and Inspirica to develop deeply affordable housing on the eastern half of Stanley Court. Garden Homes and Inspirica have indicated they do not intend to seek HUD funds for the project.

**Discussion**

The only matching funds required for the HUD funds requested are for the HOME Investment Partnerships Program. The City has exceeded the annual required match for these funds. Any additional match required under this Plan will be provided through City capital budget funds. The City did not budget a set aside this year for housing related purposes.

The City will attempt to leverage funds with its CDBG and HOME investments. HOME regulations have been revised such that more projects may be entirely HOME funded. This is because regulations now require all other project funds to be in place at the time of HOME commitment. This timing is difficult to assure with larger projects progressing through state funding rounds for LIHTC and CHAMP monies.

## AP-20 Annual Goals and Objectives

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Expand & Improve Public Infrastructure	2020	2024	Non-Housing Community Development	Qualifying LMI Census Tracts	Expand Improve Public Infrastructure & Facilities	CDBG: \$252,619	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50,000 Persons Assisted
2	1B Improve Access to Public Facilities	2020	2024	Non-Housing Community Development	Qualifying LMI Census Tracts	Expand Improve Public Infrastructure & Facilities	CDBG: \$252,619	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50,000 Persons Assisted
3	2A Increase Homeownership Opportunities	2020	2024	Affordable Housing	Qualifying LMI Census Tracts	Preserve & Develop Affordable Housing	HOME: \$219,789	Direct Financial Assistance to Homebuyers: 5 Households Assisted
4	2B Increase Affordable Rental Housing Opportunities	2020	2024	Affordable Housing	Qualifying LMI Census Tracts	Preserve & Develop Affordable Housing	HOME: \$219,789	Rental units rehabilitated: 22 Household Housing Unit
5	2C Provide for Owner Occupied Housing Rehabilitation	2020	2024	Affordable Housing	Qualifying LMI Census Tracts	Preserve & Develop Affordable Housing	CDBG: \$217,976	Rental units rehabilitated: 20 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit

**Table 6 – Goals Summary**

6	3A Provide Supportive Services for Special Needs	2020	2024	Non-Housing Community Development	Qualifying LMI Census Tracts	Public Services & Quality of Life Improvements	CDBG: \$184,378	Public service activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted Homelessness Prevention: 100 Persons Assisted
7	4A Provide Financial Assistance New Expanding Businesses	2020	2024	Non-Housing Community Development	Qualifying LMI Census Tracts	Provide for Economic Opportunities	CDBG: \$62,816	Jobs created/retained: 10 Persons Assisted

## Goal Descriptions

1	<b>Goal Name</b>	1A Expand & Improve Public Infrastructure
	<b>Goal Description</b>	Expand public infrastructure through development activities for LMI persons and households. Activities can include adding ADA compliance for curb ramps and sidewalks, roadway expansion projects, and improve water and sewer systems.
2	<b>Goal Name</b>	1B Improve Access to Public Facilities
	<b>Goal Description</b>	Expand public facilities through development activities for LMI persons and households. Activities can include improved access to neighborhood & community centers and parks and recreation centers.
3	<b>Goal Name</b>	2A Increase Homeownership Opportunities
	<b>Goal Description</b>	Provide for increased homeownership opportunities for LMI households through direct financial assistance activities for LMI households.
4	<b>Goal Name</b>	2B Increase Affordable Rental Housing Opportunities
	<b>Goal Description</b>	Provide for renter occupied housing rehabilitation. These activities will benefit LMI households.
5	<b>Goal Name</b>	2C Provide for Owner Occupied Housing Rehabilitation
	<b>Goal Description</b>	Provide for owner occupied housing rehabilitation. These activities will benefit LMI households.
6	<b>Goal Name</b>	3A Provide Supportive Services for Special Needs
	<b>Goal Description</b>	The City will provide supportive services for special needs populations such as senior services for the elderly, services for persons with a disability, youth services and homeless services for persons experiencing homelessness.
7	<b>Goal Name</b>	4A Provide Financial Assistance New Expanding Businesses
	<b>Goal Description</b>	Provide economic development support using funds to assist small businesses to create and retain jobs.

**Table 7 – Goals Summary**



## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The projects selected for funding are consistent with the Consolidated Plan, and were presented by the community as critical. They have been approved by the City's Board of Representatives.

#### Projects

#	Project Name
1	CDBG: Administration
2	CDBG: Public Facilities & Infrastructure
3	CDBG; Housing Programs
4	CDBG: Public Services
5	CDBG: Economic Development
6	HOME: Administration (10%)
7	HOME: CHDO Reserves (15%)
8	HOME: Non-CHDO Development Activities (75%)

**Table 8 - Project Information**

#### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The City's Board of Representatives emphasizes funding programs/projects that benefit the most vulnerable: homeless and those at risk of homelessness. Neighborhood organizations are funded to provide programs and services to improve the quality of life for low-moderate income residents.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	CDBG: Administration
	<b>Target Area</b>	Qualifying LMI Census Tracts
	<b>Goals Supported</b>	1A Expand & Improve Public Infrastructure 1B Improve Access to Public Facilities 2C Provide for Owner Occupied Housing Rehabilitation 3A Provide Supportive Services for Special Needs 4A Provide Financial Assistance New Expanding Businesses
	<b>Needs Addressed</b>	Expand Improve Public Infrastructure & Facilities Preserve & Develop Affordable Housing Public Services & Quality of Life Improvements Provide for Economic Opportunities
	<b>Funding</b>	CDBG: \$194,082
	<b>Description</b>	Administration costs for the CDBG program.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Administration of the CDBG program.
2	<b>Project Name</b>	CDBG: Public Facilities & Infrastructure
	<b>Target Area</b>	Qualifying LMI Census Tracts
	<b>Goals Supported</b>	1A Expand & Improve Public Infrastructure 1B Improve Access to Public Facilities
	<b>Needs Addressed</b>	Expand Improve Public Infrastructure & Facilities
	<b>Funding</b>	CDBG: \$427,606
	<b>Description</b>	Public facility activities will address site improvements to homeless shelters, child care centers, mental health facilities, facilities for seniors and persons with disabilities, youth centers and other community centers.
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100,000 Persons Assisted
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Planned activities include:  Abilis, Inc., Boiler & Hot Water System Replacement: \$15,969  Abilis, Inc., Hoyt Bathroom Improvements, Seniors w/ Disabilities: \$45,680  Inspirica Inc., Franklin Apt Street Emergency Generator: \$75,000  Boys and Girls Club, BGCS Clubhouse Air System Handler Upgrade: \$34,900  Childrens Learning Center, Palmer Hill Facility Replace Siding Phase 1: \$86,500  ARI, Inc., Repave Driveway at Facility 1131 Newfield Ave: \$44,660  ARI Inc., Roof Replacement at Admin building: \$19,762  ARI Inc., Repave Driveway at Facility 26 First Street: \$25,135  Domestic Violence Safe House, Waste Line and Water Pipe Replacement: \$80,000
<b>3</b>	<b>Project Name</b>	CDBG; Housing Programs
	<b>Target Area</b>	Qualifying LMI Census Tracts
	<b>Goals Supported</b>	2C Provide for Owner Occupied Housing Rehabilitation
	<b>Needs Addressed</b>	Preserve & Develop Affordable Housing
	<b>Funding</b>	CDBG: \$179,160
	<b>Description</b>	CDBG funded housing activities will include multi-housing rehab and rehab of LMI owner-occupied housing.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Rental units rehabilitated: 20 Household Housing Unit  Homeowner Housing Rehabilitated: 50 LMI Household Housing Unit
	<b>Location Description</b>	Citywide

	<b>Planned Activities</b>	Planned activities include:  Housing Authority of Stamford, Dining Room Air Conditioner Replacement: \$33,600  Stamford Community Development, Housing Development Loan Program: \$145,560
<b>4</b>	<b>Project Name</b>	CDBG: Public Services
	<b>Target Area</b>	Qualifying LMI Census Tracts
	<b>Goals Supported</b>	3A Provide Supportive Services for Special Needs
	<b>Needs Addressed</b>	Public Services & Quality of Life Improvements
	<b>Funding</b>	CDBG: \$145,562
	<b>Description</b>	The projects selected for funding are consistent with the Consolidated Plan, and serve low- to moderate-income individuals and households and special needs groups in the City. All activities listed below in the planned activities were presented by the community as critical. They have been approved by the City's Board of Representatives.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted Homelessness Prevention: 100 Persons Assisted
	<b>Location Description</b>	Citywide

	<b>Planned Activities</b>	Planned public service activities include: Kids in Crisis Inc., Safe Haven for Kids: \$10,000 Pacific House, Fairfield Commons Supportive Services for Homeless: \$10,000 Pacific House, Day Drop-in Program: \$11,586 SilverSource Inc., Elderly Prescription Drug Program: \$20,000 Food Bank of Fairfield County, Warehouse Store Manager: \$21,000 Domus for Kids, Project New Hope Youth Services Program: \$20,000 Inspirica Inc., Direct Housing Support Services, Womens Life Coach: \$10,000 New Covenant, Food Pantry Supportive Services for Homeless: \$22,976 Person to Person, Emergency Assistance Program: \$20,000
5	<b>Project Name</b>	CDBG: Economic Development
	<b>Target Area</b>	Qualifying LMI Census Tracts
	<b>Goals Supported</b>	4A Provide Financial Assistance New Expanding Businesses
	<b>Needs Addressed</b>	Provide for Economic Opportunities
	<b>Funding</b>	CDBG: \$24,000
	<b>Description</b>	Economic development funds to help fund programs that provide job training.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Jobs Created/Retained: 10 Persons Assisted
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Planned activities include: Womens Mentoring Network, E to 4th Power Program job training services: \$24,000
6	<b>Project Name</b>	HOME: Administration (10%)
	<b>Target Area</b>	Qualifying LMI Census Tracts

	<b>Goals Supported</b>	2A Increase Homeownership Opportunities 2B Increase Affordable Rental Housing Opportunities
	<b>Needs Addressed</b>	Preserve & Develop Affordable Housing
	<b>Funding</b>	HOME: \$43,958
	<b>Description</b>	Staff and operating costs related to HOME funding.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Administration of the HOME program.
<b>7</b>	<b>Project Name</b>	HOME: CHDO Reserves (15%)
	<b>Target Area</b>	Qualifying LMI Census Tracts
	<b>Goals Supported</b>	2B Increase Affordable Rental Housing Opportunities
	<b>Needs Addressed</b>	Preserve & Develop Affordable Housing
	<b>Funding</b>	HOME: \$65,937
	<b>Description</b>	Funds reserved for CHDO housing development per regulation.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Rental units rehabilitated: 2 Household Housing Unit
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	CHDO housing development
<b>8</b>	<b>Project Name</b>	HOME: Non-CHDO Development Activities (75%)
	<b>Target Area</b>	Qualifying LMI Census Tracts
	<b>Goals Supported</b>	2A Increase Homeownership Opportunities 2B Increase Affordable Rental Housing Opportunities
	<b>Needs Addressed</b>	Preserve & Develop Affordable Housing
	<b>Funding</b>	HOME: \$329,683
	<b>Description</b>	Funds will be used for rental development/rehabilitation and down payment assistance.
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Rental units rehabilitated: 20 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Planned activities include: Rental units rehabilitated Direct Financial Assistance to LMI Homebuyers

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

As per the Community Development Block Grant program requirements, priority for funding of activities goes to those that directly serve our low-moderate income, and/or benefit the census tracts in which they are concentrated. As CDBG funds continue to dwindle, these block group tracts will remain as in previous years to maximize impact of continued investments:

201.001, 201.002, 201.003, 209002, 210.001, 211.001, 213.001, 214.001, 214.002, 214.003, 214.004, 215.001, 215.002, 215.003, 215.004, 216.001, 216.002, 217.001, 217.002, 217.004, 218.011, 218.022, 218.023, 219.001, 219.002, 219.004, 220.001, 220.002, 221.001, 221.002, 221.003, 222.001, 222.002, 223.001, and 223.003.

Exact location of CDBG funded activities are determined through the CDBG budget development process, in which providers of services/housing/community development activities bring their projects to the City requesting funding.

### **Geographic Distribution**

Target Area	Percentage of Funds
Qualifying LMI Census Tracts	100

**Table 9 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The City has historically adopted this approach and believes that it maximizes the benefit to the CDBG eligible population.

### **Discussion**

The latest census data was evaluated, as was data provided by HUD indicating areas with income eligible populations. Data provided through mapping/data function in IDIS differed somewhat from data provided at the HUD Exchange site. As CDBG awards have dwindled, funds will continue to be directed to areas that had previously benefitted from CDBG funds. Future allocations will build upon previous impact/benefits of CDBG activity.



## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Below is a breakdown of estimated households to be assisted with affordable housing activities:

Direct Financial Assistance to Homebuyers: 5 Households Assisted

Rental units constructed: 2 Household Housing Unit

Rental units rehabilitated: 40 Household Housing Unit (20 CDBG / 20 HOME)

Homeowner Housing Rehabilitated: 50 Household Housing Unit

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	97
Special-Needs	0
Total	97

**Table 10 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	5
Rehab of Existing Units	90
Acquisition of Existing Units	0
Total	97

**Table 11 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

N/A

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Housing Authority of the City of Stamford, dba Charter Oak Communities (PHA), successfully rebranded itself and is a model agency for redevelopment and community creation. The PHA receives federal funds from the U.S. Department of HUD and maintains its own staff. The PHA has an ambitious plan to undertake initiatives in areas such as public housing revitalization, communal urban agriculture, early childhood education, job/small business development, infrastructure improvements, community building and improved access to health care in partnership with Family Centers, the Boys & Girls Club, Stamford Hospital, the West Side Neighborhood Revitalization Zone, Fairgate Farm, the City of Stamford, Optimus and Community Health Centers. Many of these programs target the Vita Health and Wellness District (West Side/Census Tracts 214 and 215).

### **Actions planned during the next year to address the needs to public housing**

See above. Charter Oak Communities (PHA), successfully rebranded itself and is a model agency for redevelopment and community creation. Charter Oak Communities receives federal funds from HUD and maintains its own staff. Charter Oak Communities has an ambitious plan to undertake initiatives in areas such as public housing revitalization, communal urban agriculture, early childhood education, job/small business development, infrastructure improvements, community building and improved access to health care in partnership with Family Centers, the Boys & Girls Club, Stamford Hospital, the West Side Neighborhood Revitalization Zone, Fairgate Farm, the City of Stamford, Optimus and Community Health Centers. Many of these programs target the Vita Health and Wellness District 9West Side/Census Tracts 214 and 215).

To meet the unique needs of public housing residents, Charter Oak Communities staff will be trained on their role in Section 504, Limited English Proficiency, and fair housing guidelines. The PHA will seek to enhance rent billing and collection activities to ensure they are accomplished in the most effective and cost-efficient way. The PHA website will be replaced and the records retention policy implementation is ongoing (digital image storage and archiving of centralized program participant files.)

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Charter Oak Communities will continue to address the need for tenants to increase income through education, counseling and job training. The PHA will continue its efforts to assure that tenants participate in a housing self-sufficiency program and to focus on household based economic development.

Beginning with its 2000 HOPE VI grant, Charter Oak Communities has provided avenues for tenants to transition to home ownership. This has continued through redevelopment of the Fairfield Court units to Fairgate. Charter Oak Communities established building councils for each of its developments. These

councils review proposed funding of projects that impact their buildings. They were vital in several building renovation projects which involved temporary and permanent relocation of tenants. Now these councils are used as sounding boards for the development of requests for uses of PHA capital funds and refinancing.

Charter Oak Communities will seek to develop a plan to create an endowment for supportive service programs administered within the various affordable housing programs. Resident-led initiatives including public housing resident-to-resident community service programs have and will continue to engage residents in activities which improve the quality of life for all residents. Residents become "stakeholders" and participate in public housing revitalization, from planning through operations which strengthens the growth and development of the community.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

N/A. The PHA is not designated as troubled.

**Discussion**

The City has undertaken a number of studies in the past years which focus on the Vita Health and Wellness area - specifically a West Side Traffic Study and a Stillwater Corridor Master Plan - looking at roadways, complete streets, walking paths, bike pathways, intersections, traffic calming, safety, lighting, beautification and how to improve connections to downtown and the intermodal transit facility and local recreational facilities. Over the coming years as the recommendations of the various plans are implemented the foundation laid by Charter Oak Communities will position the properties in its portfolio as a model for redevelopment.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The City of Stamford has long participated in the area Continuum of Care (CoC) by having City staff serve on its committees and Executive Board. With the merger of neighboring CoCs and the creation of the Fairfield County CoC, also known as Opening Doors Fairfield County (ODFC), the City remains involved and maintains a seat on the ODFC Coordinating Committee. ODFC strives to integrate resources serving a homeless/sheltered community that moves up and down the I-95 corridor. The City has actively supported homeless and special needs populations housing with CDBG and HOME funds. HOME funds have helped create new transitional housing units, and CDBG supports day service programs to homeless, life coaching for women and families that are homeless, and improvements to shelter facilities.

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:**

**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City supports the specialists in homelessness, (Inspirica, Inc., Pacific House, Inc., ODFC) in their efforts to conduct annual homeless counts, and especially to establish a "one point" universal intake for homeless, which would assess needs and begin the shelter and counselor/resource referral process. CDBG funds will support a Day Drop-In Program for the homeless, in addition to a life planning coach for the homeless at Inspirica. Funds are also provided to support the mental health needs of homeless youth.

**Addressing the emergency shelter and transitional housing needs of homeless persons**

The City works closely with Stamford's shelters to assure their building facilities are maintained and improved to meet the needs of the sheltered, and that transitional housing opportunities are available. Previous HOME awards assisted construction of new transitional units (Fairfield Commons, 38 Ann St., 23 Spruce St.).

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The City has assisted in creation and renovation of the transitional housing units critical to offering a stable housing opportunity to those who are homeless while providing counseling for development of skills

necessary to obtain permanent housing and maintain continued occupancy of that housing. The City, through HOME and its Zoning has created Below Market Rate housing which provides options for an individual or family seeking permanent housing in a high cost housing market. The City has supported applications by ODFC for rapid rehousing funds. The City with CDBG funds public service counseling programs which work with those in danger of homelessness and the homeless in finding suitable housing alternatives. The Kids in Crisis Safe Haven for Kids program addresses the mental health of homeless youth and provides support services and a crisis hotline.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

In a high housing cost area, households and individuals facing a loss of income still need to "make the rent." The services funded through CDBG, like the Food Bank and Senior Prescription Drug Program, assist these families in stretching their resources. There is also the need to increase the number of affordable units, which is done with HOME participation in the creation of affordable housing units. Getting and keeping employment is addressed through personal counseling and job skills training at our shelter facilities. Community Business Development Organizations assist in job creation at the local, neighborhood level.

For those impacted by domestic violence, counseling and emergency assistance/shelter is provided by support of the Domestic Violence and Safe House Advocacy. Agreements between DMHAS and Correction/Court facilities ensure shelters are informed of institutional discharge so that people don't just "hit the street."

## **Discussion**

As CDBG and HOME fund awards become smaller, the City of Stamford is committed to funding services and projects that meet the needs of the most vulnerable - the homeless, children needing mental health services and protection, families and children that need housing, and agencies that work with these vulnerable populations.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

The City's latest update to its Impediments to Fair Housing Analysis and Plan indicated the following actions should be taken to overcome impediments:

- Increase home ownership opportunities for low-moderate income buyers;
- Improve quality and number of affordable rental units to provide choice for low-moderate income renters;
- Improve access to housing opportunities for low-moderate income people.

Barriers cited above included the funds needed to create and subsidize deeply affordable rental housing, and income/rent limits used by federal programs in a high cost housing area. Access to credit for families/individuals disproportionately affected by housing problems needs to be addressed as well.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City will use the HOME down-payment program to provide financing to low income tenants to become homeowners. The program allows a low-moderate income borrower to purchase a unit they can afford anywhere within Stamford. More importantly, in the Stamford housing market, any unit held for a period of time has historically gained value. A family assisted with a down-payment loan is often on the way to building wealth through equity that will enable even greater housing choice with their next purchase. HOME funds will also be used to keep units affordable and safe through rehabilitation and new construction. Funds are made available to private property owners and non-profit developers. The City is committed to affirmatively furthering fair housing, including making referrals to counseling agencies to ensure that applicants for assistance will also be successful in obtaining conventional loans. The City is willing to engage Realtors and banks to stress the need to provide fair and equal access to conventional financing. The City will continue to work with LIHTC projects that by definition provide housing to very low-income persons. For example, HOME funds have recently been used in a transit oriented affordable housing rental property. Meanwhile, we will continue to discuss with HUD the limits provided for maximum purchase price/housing value under HOME in a high cost area. The City will periodically review the Inclusionary Housing Zoning regulation to encourage the creation of housing accessible to individuals and families at a lower income level.

**Discussion:**

The City continues to develop its own source of subsidy for affordable units, primarily through the Zoning regulation and the Commercial Linkage programs. However, as written, rents for units developed or assisted cannot be considered "deeply affordable." The regulation undergoes periodic updates. The need for a review and opportunity to incentivize the creation of "deeply affordable" units can be considered at that time. During the past year the BOR HCD/SS committee has held a series of meetings with members of the Land Use Bureau and Zoning Board Members to better understand the modifications that could be made to the Zoning regulation.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The Community Development Office of the City of Stamford continues to be responsible for all CDBG and HOME funded activities. The City, operating within the guidelines for the HOME program set by its Board of Representatives, addresses the needs of the elderly and low-income persons who face severe housing problems. The City maintains relationships with its non-profit housing providers and service agencies to help tenants be successful at keeping their homes.

### **Actions planned to address obstacles to meeting underserved needs**

The main obstacle to meeting underserved needs is the continued reduction of available funds. The Community Development Office provides data and information about funding opportunities to local community agencies to help them secure other public and private sources of funds. We have seen a need to among income qualified elderly homeowners who are counseled on options for financing necessary home repairs, should they wish to remain in place. If properties are 1-4 units, a HOME homeowner rehabilitation loan will be explored. The City has an "open, rolling" application for this type of assistance. The maximum available per unit is \$20,000, however, repairs in these units often exceed the amount of HOME funds available.

### **Actions planned to foster and maintain affordable housing**

The City will continue to work with Charter Oak Communities as it renews its oldest developments. City Capital and Linkage funds are often provided. Applications for CDBG assistance with capital improvements at affordable elderly housing sites are considered favorably. CDBG and HOME funds are provided to maintain the stock of affordable housing. These housing development activities are administered through Community Development's Housing Development Loan program.

The City meets regularly with Charter Oak Communities, New Neighborhoods, Inc., Mutual Housing Association, Neighborhood Housing Services, Pacific House and Inspirica to assess the needs to maintain affordable housing. The Housing, Community Development and Social Services Committee of the Board of Representatives will continue to review the City's Inclusionary Housing Zoning Regulation to identify text changes that could encourage the development of a wider range of affordable housing options.

### **Actions planned to reduce lead-based paint hazards**

City programs are enhanced by the services available through its own municipal departments and via its linkages with various community agencies and programs. Using a coordinated system reciprocal referrals and information sharing with Building, Fire, Social Services and Zoning/Land-use, Stamford has built a community network able to address housing related needs. The Health Department services include prenatal and well child care, school and public health nursing, and the Women, Infant, and Children (WIC)



nutrition program. As part of the child case management the Environmental Inspections Division confers with pediatricians, clinics and human service agencies to track the progress of each child with lead poisoning. The City of Stamford Health Department has knowledgeable staff that can assist with any questions regarding lead. The Health Department Laboratory Division provides finger screening on Mondays and Wednesdays. The Health Department is also responsible for investigating cases of lead poisoned children six years of age and younger with lead levels 10ug/dl or greater. The investigation entails an interview with the family, visual inspection of the premises, and paint chip, soil, and/or dust samples obtained for analysis. If the results indicate lead is present in the home, the owner will be responsible for abating the lead using a certified lead abatement contractor to remove the lead to assure proper removal and clean-up. The local health department sends a reminder test letter to parents/guardians for capillary results 5-9 µg/ dl. The level of concern has now been lowered from 10 µg/dl to 5 µg/dl. The new protocol went into effect on July 1, 2013. Any CDBG and HOME funded projects (residential) in pre-1978 structures are tested for lead-based paint hazards. If lead is present the sub-recipient must ensure that lead is abated in accordance with the regulations of the Environmental Protection Agency and in compliance with the Residential Lead Based Paint Hazard Reduction Act of 1992 (Title X) and subsequent changes.

### **Actions planned to reduce the number of poverty-level families**

Pacific House, Inc. is funded to assist poverty-level individuals with a case manager that will help with their unique needs, including help to acquire the skills they need to expand their employment opportunities. Inspirica is funded to offer women and their families access to programs for housing and services to develop skills to rise from poverty. A program to help immigrants obtain the necessary documents to establish them as legal workers is also funded with the intention of empowering and educating immigrants to ensure they are not abused and have the skills to seek employment. Continued counseling and training of those with low income who reside in Charter Oak Communities associated developments will assist these families in increasing their income.

### **Actions planned to develop institutional structure**

The City partners with non-profit and other public agencies to implement the proposed community development plan. The City evaluates each activity, and the agencies and organizations, to assess the strengths and gaps in the delivery system. ODFC is working to create a more efficient way of dealing with the requirements that have grown up around the McKinney programs that fund the homeless shelter associated organizations. The City works with ODFC, Pacific House and Inspirica to achieve a single point of entry into the homeless referral system. The Community Development Office has a good working relationship with the Social Services Department and Health Department. The HCD/SS Committee will continue to request presentations from Land Use and Zoning as we seek to modify local Zoning to encourage the development of "deeply affordable" housing.

## **Actions planned to enhance coordination between public and private housing and social service agencies**

As the emphasis on housing the homeless has increased, there has been a natural growth of cooperation between public and private operators of affordable housing to create workable support/counseling for those obtaining transitional and permanent housing. The City supports these efforts, and urges those with newly funded HOME projects to consider establishing relationships with agencies such as Laurel House to assist tenants to become successful in their new housing. Charter Oak Communities has a vibrant partnership with Family Centers, Inc. to connect residents with social services. The City will continue to work with Charter Oak Communities on the Vita Health and Wellness district.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

This section describes the program specific requirements for the CDBG and HOME program.

#### **Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### **Other CDBG Requirements**

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City will not be using other forms of investment described in 92.205, for example, loan guarantee, refinance or interest subsidies. All assistance to homebuyers or developers are in the form of secured mortgage loans, with deferred payment. No Tenant Based Rental Assistance will occur.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture/Resale Issues.

The HOME Down-payment Assistance Program provides up to a \$20,000 deferred payment loan at zero percent which is payable upon resale or in 30 years, whichever occurs first. The down payment loan is always a direct subsidy enabling the homebuyer to purchase the property, and the loan is subject to “recapture”, that is repayment in the event of sale or if the buyer does not use the unit as his/her principal residence. When recaptured, the entire loan must be repaid.

The City of Stamford requires that participants in the HOME down payment program execute mortgage deeds that reflect the above: they require HOME units to be the owner’s principal residence for the life of the loan. In addition, the HOME Loan Note and Mortgage require that should they sell the unit, the HOME funds are recaptured via repayment of the loan.

If a down payment loan recipient sells his/her home

- For less than what is owed to all lenders, then the balance of the down payment loan that cannot be met with any sale proceeds is forgiven.
- For more than what is owed to all lenders, then the down payment loan must be paid in full from net proceeds.

Since the HOME loans must be repaid, there is no requirement for resale restrictions. The HUD maximum allowable purchase/home value for existing units now in effect is affecting this program. At \$314,000 for a single unit, the selection of units is poor. Analysis of real estate transactions recorded for the period 10/2015 to 10/2016 indicates only 23% of all transactions were for a sale price of \$313,000 or less.

In 2010 – 11, the City instituted underwriting standards that require HOME down-payment loan recipients to meet a minimum requirement for their housing cost to income ratio.

To the extent possible, HOME down-payment loans may be used on units purchased through the City’s

Neighborhood Stabilization Program (NSP). The NSP program shares the goal of creating affordable housing units, by acquiring, rehabilitating and reselling eligible properties to income qualified persons. HOME projects, existing and new, will be monitored for compliance regarding income, rents, and condition as described in the City's Strategic Plan.

The City will not use forms of investment other than those described in 92.205.

For information regarding affirmative marketing and minority outreach, see this Action Plan, Barriers to Affordable Housing section.

HOME projects, existing and new, will be monitored for compliance regarding income, rents, and condition as described in the City's Strategic Plan.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The Stamford Community Development Office received HUD approval of its form of note and mortgage for a HOME Down-payment Loan Program. These documents contain the required recapture provision in event of sale of the unit, or in event of several instances of default (for example, moving from the unit and renting it out). In recapture, the entire loan must be repaid. The Adopt-A-House Program worked with the City to draft the proposed documents which were approved by HUD in 1997. In the event of sale by foreclosure, the owner is required to repay HOME funds only to the extent that net proceeds permit. (Net proceeds are defined in HOME regulations as "the sales price minus superior loan repayment (other than HOME funds) and any closing costs." (92.254(a)(5)(ii)(A)) If voluntary short sale is proposed by the owner of a HOME assisted unit, the City may approve the short sale or may exercise its right of first refusal and arrange a purchase by a HOME qualified buyer at a market price. This will assure that the unit will remain affordable. Otherwise, with recapture of funds, money is used to make additional HOME qualifying "down-payments".

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

This will not be done.